



1200 Zeeb Dr.
St. Johns, MI 48879

**APPLICATION AND
SOLICITATION
DISCLOSURE**



MASTERCARD

| Interest Rates and Interest Charges | |
|--|---|
| <p>Annual Percentage Rate (APR) for Purchases</p> | <p>Platinum Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> <p>Platinum Secured Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> |
| <p>APR for Balance Transfers</p> | <p>Platinum Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> <p>Platinum Secured Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> |
| <p>APR for Cash Advances</p> | <p>Platinum Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> <p>Platinum Secured Mastercard 0.00% Introductory APR for six billing cycles from account opening.</p> <p>After that, your APR will be 8.50% to 18.00%, based on your creditworthiness.</p> |

SEE NEXT PAGE for more important information about your account.

| | |
|--|---|
| Penalty APR and When it Applies | Platinum Mastercard 18.00% Platinum Secured Mastercard 18.00% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| How to Avoid Paying Interest on Purchases | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.50 . |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore. |
| Fees | |
| Set-up and Maintenance Fees - Annual Fee - Application Fee | None None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | None None 1.00% of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to \$29.00 Up to \$29.00 |

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following the opening of your account. Any existing balances on Journey Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: June 28, 2024
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

SEE NEXT PAGE for more important information about your account.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$29.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$50.00 second day.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.